

Old Age, Disability, Death

First law: 1956.

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 505 francs.

Coverage

Employed persons.

Special system for public employees.

Exclusion: Casual or temporary labor.

Source of Funds

Insured person: 3% of earnings (4% under arduous conditions).

Employer: 3.5% of payroll (4.5% under arduous conditions).

Government: None.

Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or age 50 if prematurely aged; age 45 if working under particularly stressful and arduous conditions). 15 years of insurance. Retirement unnecessary.

Disability pension: Loss of 2/3 of physical or mental capacity. 3 years of insurance, including 6 months of contribution during last 12 months.

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is most favorable), plus 2% for every 12 months of insurance beyond 180 months. Minimum pension: 60% of highest legal minimum wage; maximum, 80% of average earnings.

Old-age settlement: Lump sum equal to average monthly earnings times number of years (units of 12 months) of contribution.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (most favorable), plus 2% for every 12 months of insurance beyond 180 months.

Minimum pension: 60% of highest minimum wage; maximum, 80% of average earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow caring for child or pregnant, if married at least 1 year prior to death of insured. Also payable to widower if marriage lasted at least 1 year.

Orphans: 25% of earnings of insured for each orphan under age 16 (18 if apprentice, 21 if student, no limit if disabled); 40% for each full orphan. Dependent parents and grandparents: Each receives 25% of earnings of insured.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum, calculated as a percentage of the old-age pension the deceased could have claimed if he/she had been of pensionable age at time of death.

Administrative Organization

Ministry of Labor, Public Service and Professional Training, general supervision.

National Social Security Institute, administration of program; managed by tripartite board and director.

Sickness and Maternity

1993 labor code requires employer to pay 2/3 of wages to workers for up to 3 months illness per calendar year and to provide medical care for workers and their dependents. Code also requires employers to pay 50% of wages during maternity leave of up to 12 weeks (14 weeks if complications), including 6 weeks minimum after confinement, if the woman has 6 months' service during year preceding confinement.

1980 law provides for medical benefits for public employees and members of the Armed Forces.

1984 provision established medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to low-income population.

Work Injury

First law: 1949.

Current law: 1990.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, regional minimum wage.

Payable from the 31st day after the date of the accident.

Permanent Disability Benefits

Permanent disability pension: 100% of average monthly earnings if totally disabled.

Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more disabled. Lump sum of 3 years' proportionate pension if less than 15% disabled.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, laboratory services, drugs, dental care, transportation, appliances, rehabilitation, prescription glasses, physical therapy, and retraining.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower. Lump sum of 6 months' pension paid to widow or widower who remarries.

Orphans: 20% of earnings of insured for each orphan under age 16 (21 if student, no limit if disabled); 40% for each full orphan.

Dependent parents and grandparents: 20% of earnings of insured for each.

Maximum survivor pensions: 100% of pension insured would have received if totally disabled.

Funeral grant: Lump sum equal to 30 times average daily earnings.

Administrative Organization

Ministry of Labor, Public Service and Professional Training, general supervision.

National Social Security Institute, administration of contributions and benefits.

Medical services provided by the Institute and governmental or approved private medical institutions.

Family Allowances

First law: 1971.

Current law: 1977.

Type of program: Employment-related system.

Coverage

Employed persons and apprentices, if they have dependent wife and 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Family allowances: Child must be unmarried and under age 16 (21 if student or apprentice, no limit if disabled).

Wife must not be engaged in paid employment.

Parent must be working at least 4 hours a day.

Family Allowance Benefits

Family allowances: Specified monthly payments for wife and for each child. (Reduced by half if beneficiary works less than 4 hours a day.)

Administrative Organization

Ministry of Labor, Public Service and Professional Training, general supervision.

Individual employers pay benefits directly to workers.